

Proposed 1115 Waiver Amendments

June 19, 2008

1. Prohibit children from enrolling in CHIP if their parents qualify for Utah's Premium Partnership for Health Insurance (UPP) [required by HB 133]

Proposal: If a parent is enrolled in UPP, then their children are only eligible for UPP.

Status: CMS staff have expressed serious concerns about the benefits the children would receive on private plans. This proposal violates several federal regulations.

Planned Implementation Date: Uncertain given CMS opposition

2. Expand UPP to individual policies [required by HB 133]

Proposal: Allow UPP to create a range of payments for individual policies because these plans charge different premiums by age. Under current scenarios, the maximum payment for someone in their 20s would be over \$100/month, while the maximum payment for someone in their early 60s would be almost \$500/month. The payments across age groups would average \$180/month.

Status: CMS staff have been generally supportive.

Planned Implementation Date: July 1, 2009

3. Expand UPP to cover individuals going into HIPUtah

Proposal: Allow age-based subsidy for low-income clients who enroll in HIPUtah. There would be no maximum deductible requirement for HIPUtah plans.

Status: CMS staff have been generally supportive.

Planned Implementation Date: July 1, 2009

4. Expand UPP to cover individuals going into COBRA

Proposal: Allow subsidy for low-income clients who select COBRA. For individuals who lose their jobs and apply for COBRA, the amendment would remove the 50 percent employer contribution requirement for the employee premium of an employer-sponsored plan.

Status: CMS staff have been generally supportive.

Planned Implementation Date: July 1, 2009

5. Extend CHIP and UPP crowd out requirement from 90 days to 6 months

Proposal: Increase the amount of time a client must go without health insurance in order to be eligible for CHIP or UPP from 90 days to 6 months. Existing exceptions to the requirement would remain (e.g., loss of job, etc.).

Status: CMS staff have been generally supportive.

Planned Implementation Date: July 1, 2009

6. Increase the deductible allowed for policies that qualify for UPP (currently \$1,000) and lower the inpatient hospital coverage minimum (currently 70%)

Proposal: Change administrative rule in order to increase the deductible to \$2,500 for employer sponsored coverage. Also change administrative rule in order to lower hospital coverage minimum to 50%.

Status: Health is working with DWS to program changes in new eligibility system.

Planned Implementation Date: October 1, 2008

Nate Checketts
Utah Department of Health
801-538-6043

SHARING INFORMATION WITH MEDICAID/SCHIP

Dear Parent/Guardian:

If your children get free or reduced price school meals, they may also be able to get free or low-cost health insurance through Medicaid or the State Children's Health Insurance Program (SCHIP). Children with health insurance are more likely to get regular health care and are less likely to miss school because of sickness.

Because health insurance is so important to children's well-being, **the law allows us to tell Medicaid and SCHIP that your children are eligible for free or reduced price meals, unless you tell us not to.** Medicaid and SCHIP only use the information to identify children who may be eligible for their programs. Program officials may contact you to offer to enroll your children (filling out the Free and Reduced Price School Meals Application does not automatically enroll your children in health insurance).

If you do not want us to share your information with Medicaid or SCHIP, fill out the form below and send in (sending in this form will not change whether your children get free or reduced price meals).

- ☐ **No! I DO NOT** want information from my Free and Reduced Price School Meals Application shared with Medicaid or the State Children's Health Insurance Program.

If you checked no, fill out the form below.

Signature of Parent/Guardian: _____ Date: _____

Printed Name: _____

Are your kids covered?

The Children's Health Insurance Program (CHIP) is a state program for uninsured Utah children. Many children who qualify for CHIP come from working families. ***If your family qualifies for free and reduced price meals, your child may also qualify for CHIP.*** For example, a family of four earning up to \$42,400 a year may be eligible. In addition to qualify, children must be under age 19, U.S. citizens or legal residents, and not currently covered by other health insurance.

CHIP covers:

- Well-child exams
- Immunizations
- Doctor visits
- Hospital and emergency care
- Prescriptions
- Hearing and eye exams
- Mental health services
- Dental care

The Utah Department of Health also offers insurance options for adults.

For more information or to apply, call or visit:

1-877-KIDS-NOW

www.health.utah.gov/chip